

**Snell & Wilmer**L.L.P.  
LAW OFFICES

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

RECEIVED  
CENTRAL FAX CENTER

APR 14 2006

PHOENIX, ARIZONA  
TUCSON, ARIZONA  
IRVINE, CALIFORNIA  
SALT LAKE CITY, UTAH  
DENVER, COLORADO  
LAS VEGAS, NEVADA

**FACSIMILE TRANSMISSION**

DATE: April 14, 2006

TIME IN:  
TIME OUT:

APR 14 2006

TO:

Name	Fax Number	Phone Number
Mail Stop AF Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/943,658

## MESSAGE:

Amendment and Reply (8 pgs.)

Thank you.

Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (Including Cover): 9 w

CONFIRMATION NO.: CLIENT MATTER NO.: 40655.4400

PLEASE RETURN TO: Debbie Mier 15s04 PERSONAL FAX: No

REQUESTOR: Howard Sobelman DIRECT LINE: 602-382-6228

**IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.  
OUR FACSIMILE NUMBER IS (602) 382-6070.**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

RECEIVED  
CENTRAL FAX CENTER

APR 14 2006

## Certificate of Transmission under 37 C.F.R. § 1.8

I hereby certify that this Amendment and Reply is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: April 14, 2006By: Leborah A. MireIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated February 14, 2006, in which this Reply is filed within two months, please consider the following amendments and remarks:

**Amendments to the Specification begin on page 2 of this paper.**

**Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.**

**Remarks/Arguments begin on page 6 of this paper.**

AXP Matter No. TH200105559  
1801140.1

PAGE 29 \* RCVD AT 4/14/2006 2:36:51 PM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-6/30 \* DNIS:2738300 \* CSID:602 382 6070 \* DURATION (mm:ss):03:02